

# Spectera Vision Plan FAQ's

## **Q: How do I know what is covered under my plan?**

**A:** You may log on to the "[My Benefits](#)" section of this Web site to obtain the specifics of your plan. Spectera also provides each plan participant with a brochure communicating all in- and out-of-network benefits. Please visit your Benefit Department or the Benefits Department website for your copy.

## **Q: How do I obtain a list of vision care providers in your network?**

**A:** Participants may utilize Spectera's Internet [Provider Locator](#) 24-hours a day, 7 days a week to locate a conveniently-located participating provider. Through this Web site, choose the provider locator option and you will be supplied with a list of convenient providers to select from, including the distance in miles to that provider. Once a participating provider is chosen, call the provider directly to schedule your appointment.

Participants may also call our 24-hour, toll-free number at 1-800-839-3242. Following the voice prompts, simply enter your unique identification number and your work or home ZIP code. The system will respond with a list of the names, addresses, and telephone numbers of conveniently-located providers.

## **Q: How do I nominate a vision care provider?**

**A:** Spectera participants may nominate a provider by completing the [Provider Nomination form](#) (requires [Adobe® Acrobat® Reader™](#)) and submitting it to Spectera. All nominated providers are subject to credentialing through Spectera's Quality Assurance Department.

## **Q: Can I go to a vision care provider outside of the Spectera network?**

**A:** Spectera offers both in- and out-of-network benefits. Please consult your benefits brochure or the "[My Benefits](#)" section of this Web site to determine what benefits are provided.

## **Q: How do I submit a claim?**

**A:** Under Spectera's program, participants are not required to complete paperwork or obtain vouchers to pre-authorize services and materials; instead, participating providers are responsible for obtaining the pre-authorization to perform services, provide materials and submit claims.

Participants are only responsible for submitting paperwork for **out-of-network** services.

To access out-of-network benefits, simply pay the out-of-network provider in full for all services and materials received. You may then submit an itemized copy of the receipts along with a note requesting reimbursement to Spectera. You should submit all receipts for all services at the same time to:

Spectera Claims Department  
P.O. Box 26618  
Baltimore, Maryland 21207-6618  
Fax: 410-265-5013

The following information should be included with the itemized receipt submission:

- Covered member's name and address
- Patient's name and date of birth
- Covered member's unique identification number

## **Q: How do I verify my eligible benefits and plan coverage?**

**A:** You may verify your eligible benefits and plan coverage either [online](#) or by contacting Spectera's Customer Service Department at 1-800-638-3120. The hours of operation for the customer service department are Monday through Friday, from 8:30 a.m. to 8:00 p.m. ET and Saturday, from 9:00 a.m. to 5:00 p.m. ET.

**Q: Can I get contact lenses instead of glasses?**

**A:** You are eligible to get contact lenses instead of glasses. Please note that you cannot use this benefit for glasses and contacts in the same year.

**Q: How do I identify myself as a Spectera participant?**

When contacting the provider to make your appointment, simply give the in network provider the participant's name, unique identification number, group name, and patient's name and date of birth. Identify yourself as having Spectera coverage. The in network provider will verify eligibility and receive authorization prior to your appointment.

**Q: What out-of-pocket expenses will I incur?**

**A:** When visiting an in-network provider, you are only responsible for any applicable copays and non-Selection patient options - such as tints and coatings. Should you choose a frame outside of Spectera's covered-in-full selection, you receive a generous allowance and are only responsible for the difference between the allowance and the cost. Please refer to "[My Benefits](#)" for details of your specific program.

**Q: Is laser vision correction a covered benefit?**

**A:** Spectera offers access to discounted laser eye surgery procedures with your vision care program. Spectera participants and their families receive substantial discounts from the most highly reputable providers throughout the United States. [Visit the laser surgery section of this site for more information.](#)